Case 11-27412-JAD Doc 130 Filed 04/02/17 Entered 04/03/17 00:53:51 Desc

	<u>Imaged Certificate of Notice</u>	Page 1 of 5
Information to	identify the case:	. 490 1 6. 6
Debtor 1	William J. Mattis	Social Security number or ITIN xxx-xx-1680
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Christina Mattis	Social Security number or ITIN xxx-xx-4772
	First Name Middle Name Last Name	EIN
United States Ban	kruptcy Court WESTERN DISTRICT OF PENNSYLVANIA	
Case number: 11–27412–JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. Mattis Christina Mattis

<u>3/31/17</u>

By the court: <u>Jeffery A. Deller</u>

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment
 or other transfer is due after the date on
 which the final payment under the plan
 was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained:

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W Chapter 13 Discharge page 2

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United States Bankruptcy Court Western District of Pennsylvania

In re: William J. Mattis Christina Mattis Debtors

ST CLOUD MN 56302

Case No. 11-27412-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: llea Page 1 of 3 Date Rcvd: Mar 31, 2017 Form ID: 3180W Total Noticed: 64

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 02, 2017.
                   +William J. Mattis, Christina Mattis, 131 Constitution Ave, West Mifflin, PA 15122-1936
+Jeffrey A. Golvash, 445 Fort Pitt Boulevard, Suite 500, Pittsburgh, PA 15219-1323
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
db/jdb
aty
cr
                   Pittsburgh, PA 15212-5860
+University of Pittsburgh,
intp
                                                        Attention: Payroll Administrator, 127 Thackeray Hall,
                     Pittsburgh, PA 15213-2519
               ++++ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049
(address filed with court: Aspire/Cb&T, 9 Mutec Dr, Columbus, GA 31907)
+Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
13249876
                   +Andrew F. Gornall, Esquire, KML Law Group, P.C.,
Philadelphia, PA 19106-1541
13266024
                   Bank of America, N.A., P.O. Box 660933, Dallas, TX +Capital One Bank (USA), N.A., PO Box 12907, Norfolk+Citi/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
                                                                             Dallas, TX 75266-0933
13303207
                                                                                  Norfolk, VA 23541-0907
13547262
13249879
                    CitiFinancial Services, Inc, P.O. Box 6042, Sioux Falls, SD 57117-6042 Equitabl Gas, Allegheny Ctr Mall Ste 2000, Pittsburgh, PA 15212
13332790
                    Equitabl Gas, Allegheny Ctr Mall Ste 2000, Pittsbu
GC Services, 6330 Gulfton, Houston, TX 77081-1198
13249882
13266032
                   +GC Services,
13357882
                   +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC,
                     Norfolk VA 23541-0907
13249891
                   +Onemain, Po Box 499, Hanover, MD 21076-0499
                   +Std Mtg Co, 5871 Glenridge Drive, Atlanta, GA 30328-5375
+United Consumer Finl S, 865 Bassett Rd, Westlake, OH 44145-1194
13249894
13249897
                    eCast Settlement Corporation, PO Box 28136,
                                                                                 New York, NY 10087-8136
13851152
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 01 2017 01:42:44
                                                                                                         Pennsylvania Dept. of Revenue,
                      Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                      Harrisburg, PA 17128-0946
                   +EDI: BASSASSOC.COM Apr 01 2017 01:23:00
                                                                             Capital One, N.A., Bass & Associates, P.C.,
cr
                      3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
                   +EDI: BASSASSOC.COM Apr 01 2017 01:23:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
cr
                   3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
+EDI: PRA.COM Apr 01 2017 01:23:00 PRA Receivables Manager
                                                                     PRA Receivables Management, LLC, PO Box 12907,
cr
                     Norfolk, VA 23541-0907
                    EDI: RECOVERYCORP.COM Apr 01 2017 01:23:00
                                                                                 Recovery Management Systems Corporation,
cr
                     25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
                    +E-mail/Text: mjoyce@triboro-fcu.org Apr 01 2017 01:43:33
                                                                                                   Tri Boro Federal Credit Union,
cr
                   600 East Eighth Avenue, Munhall, PA 15120-1900
+EDI: BASSASSOC.COM Apr 01 2017 01:23:00 eCAST Settlement Corporation,
cr
                   c/o Bass & Associates, P.C., 3936 E F
+EDI: AMEREXPR.COM Apr 01 2017 01:23:00
                                                              3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
13249875
                                                                           Amex, Po Box 297871,
                   Fort Lauderdale, FL 33329-7871
+EDI: BANKAMER.COM Apr 01 2017 01:23:00
                                                                            Bank Of America, N.A., 450 American St,
13249877
                    Simi Valley, CA 93065-6285
EDI: CAPITALONE.COM Apr 01 2017 01:23:00
13249878
                                                                               Cap One, Po Box 85520,
                                                                                                                Richmond, VA 23285
                                                                               Capital One, Po Box 85520, Richmond, VA 23285
13266027
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                                                                                                        c/o Bass & Associates, P.C.,
13476570
                      3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
                   +EDI: RCSFNBMARIN.COM Apr 01 2017 01:23:00
13249880
                                                                               Credit One Bank,
                                                                                                       Po Box 98875,
                     Las Vegas, NV 89193-8875
13269329
                   +EDI: TSYS2.COM Apr 01 2017 01:23:00
                                                                        Department Stores National Bank/Macy's,
                   Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
+EDI: TSYS2.COM Apr 01 2017 01:23:00 Department Stores Nat
13269330
                                                                        Department Stores National Bank/Visa,
                    Bankruptcy Processing, Po Box 8053, EDI: DISCOVER.COM Apr 01 2017 01:23:00
                                                                         Mason, OH 45040-8053
                                                                            Discover Bank, DB Servicing Corporation,
13255555
                      PO Box 3025,
                                        New Albany, OH 43054-3025
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13249881
                                                                           Discover Fin Svcs Llc, Po Box 15316,
                     Wilmington, DE 19850-5316
13327137
                    +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Apr 01 2017 01:43:36
                                                                                                         Duquesne Light Company,
                      c/o Bernstein Law Firm,
                                                      707 Grant Street,
                                                                               Suite 2200 Gulf Tower,
                      Pittsburgh, PA 15219-1908
13249883
                   +EDI: AMINFOFP.COM Apr 01 2017 01:23:00
                                                                            First Premier Bank,
                                                                                                        601 S Minnesota Ave,
                    Sioux Falls, SD 57104-4868
EDI: RMSC.COM Apr 01 2017 01:23:00
13249884
                                                                       Gecrb/Ge Money Bank Lo, Po Box 103065,
                     Roswell, GA 30076
                    EDI: RMSC.COM Apr 01 2017 01:23:00
13266033
                                                                       Gecrb/Ge Money Bank Lowes,
                                                                                                             Po Box 103065,
                     Roswell, GA 30076
                    EDI: RMSC.COM Apr 01 2017 01:23:00
                                                                                        Po Box 984100,
                                                                                                             El Paso, TX 79998
13249885
                                                                       Gecrb/Jcp,
                   EDI: HFC.COM Apr 01 2017 01:23:00 Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850 +EDI: BASSASSOC.COM Apr 01 2017 01:23:00 Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850 +EDI: BASSASSOC.COM Apr 01 2017 01:23:00 Hsbc Bank Nevada, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083 +EDI: HFC.COM Apr 01 2017 01:23:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13249887
13366472
13249886
                    EDI: JEFFERSONCAP.COM Apr 01 2017 01:23:00
                                                                                JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
13377612
```

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District/off: 0315-2 User: llea Page 2 of 3 Date Rcvd: Mar 31, 2017 Form ID: 3180W Total Noticed: 64

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
13333254
                          EDI: RESURGENT.COM Apr 01 2017 01:23:00
                                                                                               LVNV Funding LLC its successors and assigns as,
                           assignee of FNBM LLC, Resurgent Capital Services, PO Box 10587,
                           Greenville, SC 29603-0587
                        +EDI: TSYS2.COM Apr 01 2017 01:23:00 Macys/Fdsb, 9111 Duke Blvd, Mason, OH 45040-8999 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13249888
                                                                                                                                           Mason, OH 45040-8999
13249889
                        EDI: MERRICKBANK.COM Apr 01 2017 01:23:00
PO Box 10368, Greenville, SC 29603-0368
+EDI: MERRICKBANK.COM Apr 01 2017 01:23:00
                                                                                                   Merrick Bank, c/o Resurgent Capital Services,
13345397
13249890
                                                                                                    Merrick Bank,
                                                                                                                           Po Box 9201,
                           Old Bethpage, NY 11804-9001
                                                                                            OAK HARBOR CAPITAL IV, LLC,
                        +EDI: OPHSUBSID.COM Apr 01 2017 01:23:00
13320250
                          C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 EDI: AGFINANCE.COM Apr 01 2017 01:23:00 OneMain Financial Inc, P.O. Box 6042,
13916932
                           Sioux Falls, SD 57117-6042
                          EDI: PRA.COM Apr 01 2017 01:23:00
13343467
                                                                                      Portfolio Recovery Associates, LLC, POB 12914,
                           Norfolk VA 23541
                        +EDI: PRA.COM Apr 01 2017 01:23:00 PRA Receivables Management, LLC, POB 41067,
13619234
                           Norfolk, VA 23541-1067
                        +E-mail/Text: csidl@sbcglobal.net Apr 01 2017 01:43:20
                                                                                                                       Premier Bankcard/Charter, POB 2208,
13298082
                           Vacaville, CA 95696-8208
                          EDI: Q3G.COM Apr 01 2017 01:23:00 Quantum3 Group LLC as agent for, World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788 EDI: RECOVERYCORP.COM Apr 01 2017 01:23:00 Recovery Management Systems Corporation,
13293988
13270973
                           25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
                        +EDI: SEARS.COM Apr 01 2017 01:23:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
+EDI: WFNNB.COM Apr 01 2017 01:23:00 Soanb/Fbug, 745 Center Street,
13249892
13249893
                           Milford, OH 45150-1324
                        +E-mail/Text: bncmail@w-legal.com Apr 01 2017 01:43:06 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
+EDI: WTRRNBANK.COM Apr 01 2017 01:23:00 Target Nb, Po Box 673,
13278307
13249895
                           Minneapolis, MN 55440-0673
                        +E-mail/Text: mjoyce@triboro-fcu.org Apr 01 2017 01:43:33
                                                                                                                            Tri Boro Fcu,
                                                                                                                                                      600 E 8th Ave,
13249896
                           Munhall, PA 15120-1900
13249898
                        +EDI: TSYS2.COM Apr 01 2017 01:23:00
                                                                                         Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
                        +EDI: WFNNB.COM Apr 01 2017 01:23:00
                                                                                      Wfnnb/Fashion Bug, Po Box 182272,
13249899
                          Columbus, OH 43218-2272
                        +EDI: WFNNB.COM Apr 01 2017 01:23:00
13249900
                                                                                          Wfnnb/Nv&C, 220 W Schrock Rd,
                        Westerville, OH 43081-2873
+EDI: WFNNB.COM Apr 01 2017 01:23:00 Wfnnb/Sam Levin Inc, Po Box 29168,
13249901
                           Columbus, OH 43229-0168
                                                                                                                                                    TOTAL: 47
                 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                          Bank of America, N.A.
                          Duquesne Light Company
cr
13249874
                          William J. Mattis and Christina Mattis
                         William J. Mattis and Christina Mattis
13266022
                   William J. Mattis and Christina Mattis

++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999

(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,

ST CLOUD, MN 56302-9617)

++++ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049

(address filed with court: Aspire/Cb&T, 9 Mutec Dr, Columbus, GA 31907
cr*
13266025*
                       ++ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049
(address filed with court: Aspire/Cb&T, 9 Mutec Dr, Columbus, GA 31907)
+Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
+Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
+Capital One Bank (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907
+Citi/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
+Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
+Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
+First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850)
+HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907.
13266023*
13266026*
13266028*
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13266030*
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13266036*
                       ++HSBC BANK,
                        +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
13359968*
                           Norfolk VA 23541-0907
                        +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
+Macys/Fdsb, 9111 Duke Blvd, Mason, OH 45040-8999
13266035*
13266037*
                        +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999

+Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001

+Onemain, Po Box 499, Hanover, MD 21076-0499
13266038*
13266039*
13266040*
                        +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
+Sears/Fbug, 745 Center Street, Milford, OH 45150-1324
+Std Mtg Co, 5871 Glenridge Drive, Atlanta, GA 30328-5:
+Target Nb, Po Box 673, Minneapolis, MN 55440-0673
13266041*
13266042*
13266043*
                                                5871 Glenridge Drive, Atlanta, GA 30328-5375
13266044*
                        +Tri Boro Fcu, 600 E 8th Ave, Munhall, PA 15120-1900
+United Consumer Finl S, 865 Bassett Rd, Westlake, OH 44145-1194
13266045*
13266046*
                        +Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
+Wfnnb/Fashion Bug, Po Box 182272, Columbus, OH 43218-2272
+Wfnnb/Ny&C, 220 W Schrock Rd, Westerville, OH 43081-2873
13266047*
13266048*
13266049*
                        +Wfnnb/Sam Levin Inc, Po Box 29168, Columbus, OH 43229-0168
13266050*
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Case 11-27412-JAD Doc 130 Filed 04/02/17 Entered 04/03/17 00:53:51 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0315-2 User: llea Page 3 of 3 Date Rcvd: Mar 31, 2017

Form ID: 3180W Total Noticed: 64

***** BYPASSED RECIPIENTS (continued) *****

TOTALS: 4, * 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, N.A. agornall@goldbecklaw.com,

bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com

James Warmbrodt on behalf of Creditor Bank of America, N.A. bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr. on behalf of Joint Debtor Christina Mattis ecf@mcelrathlaw.com,

donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Debtor William J. Mattis ecf@mcelrathlaw.com,

donotemail.ecfbackuponly@gmail.com

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,

Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 8